

Information to identify the case:		
Debtor 1	Randy A. Rapchak	Social Security number or ITIN xxx-xx-2826
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Lisa A. Rapchak	Social Security number or ITIN xxx-xx-2814
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 13 3/20/17
Case number: 17-21045-JAD		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Randy A. Rapchak	Lisa A. Rapchak
2. All other names used in the last 8 years		aka Lisa A. Porter
3. Address	907 Newell Road Fayette City, PA 15438	907 Newell Road Fayette City, PA 15438
4. Debtor's attorney Name and address	Daniel R. White Zebley Mehalov & White, p.c. 18 Mill Street Square P.O. Box 2123 Uniontown, PA 15401 U.S.A.	Contact phone 724-439-9200
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566
6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 4/17/17
<p>The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.</p>		

For more information, see page 2

Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting

Filing deadline: 9/18/17

For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the conclusion of the meeting of creditors

5/22/17 at 09:00 AM, Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Randy A. Rapchak
 Lisa A. Rapchak
 Debtors

Case No. 17-21045-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: 309I

Page 1 of 2
 Total Noticed: 53

Date Rcvd: Apr 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2017.

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 14384819
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+Randy A. Rapchak, Lisa A. Rapchak, 907 Newell Road, Fayette City, PA 15438-1159
 +Charles O. Zebbley, Jr., P.O. Box 2123, Uniontown, PA 15401-1723
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 +AmerAssist, P.O. Box 26095, Columbus, OH 43226-0095
 +Bank of America, N.A., P.O. Box 982284, El Paso, TX 79998-2284
 +Colonial Acceptance, 312 Fallowfield Avenue, Charleroi, PA 15022-1405
 +Creditors Financial Group, P.O. Box 440290, Aurora, CO 80044-1500
 +David R. Galloway, Esq., 54 East Main Street, Mechanicsburg, PA 17055-3851
 +Encore Receivable Management, Inc., 400 North Rogers Road, P.O. Box 3330, Olathe, KS 66063-3330
 +FMA Alliance, Ltd., 12339 Cutten Road, Houston, TX 77066-1807
 +Foundation Radiology Group, PC, P.O. Box 60, Pittsburgh, PA 15230-0060
 +Frazier SD & Newell Boro. c/o SWRTB, One Centennial Way, Scottdale, PA 15683-1741
 +Fulton Friedman & Gullace, 130 Gettysburg Place, Mechanicsburg, PA 17055-5653
 +Image Time, Inc., 2965 Pittsburgh Road, Perryopolis, PA 15473-1005
 +Jefferson Pain & Rehabilitation Center, 4735 Clairton Boulevard, Pittsburgh, PA 15236-2106
 +KML Law Group, Suite 5000 BNY Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1538
 +Laboratory Corporation of America, P.O. Box 2240, Burlington, NC 27216-2240
 +Midland Credit Management, Inc., P.O. Box 2121, Warren, MI 48090-2121
 +Midland Funding, P.O. Box 268941, Oklahoma City, OK 73126-8941
 +Midland Funding, 2365 Northside Drive--Suite 300, San Diego, CA 92108-2709
 +Monongahela Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741)
 +NCB Management Services, Inc., P.O. Box 1099, Langhorne, PA 19047-6099
 +Northland Group, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
 +Northstar Location Services, 4285 Genesee Street, Cheektowaga, NY 14225-1943
 +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 +Partners in Nephro and Endo, 5171 Liberty Avenue, Pittsburgh, PA 15224-2254
 +Penn Credit Corporation, 916 S 14th Place, P.O. Box 988, Harrisburg, PA 17108-0988
 +Rohland, Patt, Rohland Associates, 119 Thornton Road, Brownsville, PA 15417-9607
 +Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty
 E-mail/Text: dwhite@zeblaw.com Apr 18 2017 01:18:57 Daniel R. White, Zebbley Mehalov & White, p.c., 18 Mill Street Square, Uniontown, PA 15401, U.S.A.
 smg
 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 18 2017 01:19:30 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 ust
 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Apr 18 2017 01:19:36 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
 14384782
 +E-mail/Text: holly.tylka@advanceddisposal.com Apr 18 2017 01:19:43 Advanced Disposal, P.O. Box 266, 1184 McClellandtown Road, McClellandtown, PA 15458-1118
 14384783
 +EDI: ALLIANCEONE.COM Apr 18 2017 01:03:00 Alliance One Receivables Management, 4850 Street Road--Suite 300, Trevose, PA 19053-6600
 14384786
 EDI: BL-BECKET.COM Apr 18 2017 01:08:00 Becket & Lee LLP, P.O. Box 3001, Malvern, PA 19355-0701
 14384787
 EDI: CAPITALONE.COM Apr 18 2017 01:03:00 Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
 14384788
 EDI: RMSC.COM Apr 18 2017 01:08:00 CareCredit/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
 14384789
 +E-mail/Text: bankruptcy@cavps.com Apr 18 2017 01:19:48 Cavalry Portfolio Services, 500 Summit Lake Drive--Suite 400, Valhalla, NY 10595-2322
 14384790
 EDI: CHASE.COM Apr 18 2017 01:03:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 14384791
 +EDI: CITICORP.COM Apr 18 2017 01:03:00 Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
 14384793
 EDI: RCSFNBMARIN.COM Apr 18 2017 01:03:00 Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
 14384801
 EDI: HFC.COM Apr 18 2017 01:08:00 HSBC Card Services, P.O. Box 81622, Salinas, CA 93912-1622
 14384803
 EDI: IRS.COM Apr 18 2017 01:08:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
 14384810
 +EDI: MID8.COM Apr 18 2017 01:03:00 Midland Funding, P.O. Box 60578, Los Angeles, CA 90060-0578

District/off: 0315-2

User: gamr
Form ID: 309I

Page 2 of 2
Total Noticed: 53

Date Rcvd: Apr 17, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14384812 EDI: NESF.COM Apr 18 2017 01:03:00 National Enterprise Systems, 29125 Solon Road,
Solon, OH 44139-3442
14384815 +EDI: OPHSUBSID.COM Apr 18 2017 01:03:00 Oak Harbor Capital IV, LLC,
c/o Weinstein and Riley, PS, 2001 Western Avenue--Suite 400, Seattle, WA 98121-3132
14384816 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 18 2017 01:19:30 PA Department of Revenue,
Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14384821 EDI: PRA.COM Apr 18 2017 01:03:00 Portfolio Recovery, 130 Corporate Boulevard,
Norfolk, VA 23502
14384822 +EDI: RESURGENT.COM Apr 18 2017 01:03:00 Resurgent Capital Services, P.O. Box 10675,
Greenville, SC 29603-0675

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK, NATIONAL ASSOCIATION
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2017 at the address(es) listed below:

Charles O. Zebley, Jr. on behalf of Joint Debtor Lisa A. Rapchak COZ@Zeblaw.com,
Lori@Zeblaw.com, Janet@Zeblaw.com
Charles O. Zebley, Jr. on behalf of Debtor Randy A. Rapchak COZ@Zeblaw.com, Lori@Zeblaw.com,
Janet@Zeblaw.com
Daniel R. White on behalf of Joint Debtor Lisa A. Rapchak dwhite@zeblaw.com,
gianna@zeblaw.com/dwhite.zmw@gmail.com
Daniel R. White on behalf of Debtor Randy A. Rapchak dwhite@zeblaw.com,
gianna@zeblaw.com/dwhite.zmw@gmail.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7